

Information to identify the case:

Debtor 1	<u>Marquess Y. Forney</u>		Social Security number or ITIN xxx-xx-6937
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>		Social Security number or ITIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	<u>17-25949-RG</u>		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Marquess Y. Forney

11/9/17

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New JerseyIn re:
Marquess Y. Forney
DebtorCase No. 17-25949-RG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 23

Date Rcvd: Nov 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2017.

db	+Marquess Y. Forney, 812 W. Elm Street, Linden, NJ 07036-5718
516987956	#+Alpha Recovery Corp, 5660 Greenwood Plaza Boulevard, Suite 101, Englewood, CO 80111-2417
516987958	+COMMUNITY FIN SRV FCU, 149 E ST GEORGE AVE, ROSELLE, NJ 07203-2936
516987968	+ESSEX COUNTY PROBATION, 50 W MARKET ST, NEWARK, NJ 07102-1694
516987969	+FTL FINANCE, 275 LEMAY FERRY ROAD, SAINT LOUIS, MO 63125-1239
516987971	+PNC MORTGAGE, PO BOX 8703, DAYTON, OH 45401-8703
516987972	+PROSPER MARKETPLACE IN/Velocity Investme, 101 2ND ST FL 15, SAN FRANCISCO, CA 94105-3672

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Nov 09 2017 23:05:38 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 09 2017 23:05:34 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: RMSC.COM Nov 09 2017 22:48:00 Synchrony Bank, c/o PRA Recievable Management, LL, POB 41021, Norfolk, VA 23541-1021
516987954	+EDI: GMACFS.COM Nov 09 2017 22:48:00 ALLY FINANCIAL, 200 RENAISSANCE CTR, DETROIT, MI 48243-1300
516987957	EDI: CAPITALONE.COM Nov 09 2017 22:48:00 CAPITAL ONE BANK USA N, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
516987965	+EDI: RCSFNEMARIN.COM Nov 09 2017 22:48:00 CREDIT ONE BANK NA, PO BOX 98875, LAS VEGAS, NV 89193-8875
516987966	+EDI: DISCOVER.COM Nov 09 2017 22:48:00 DISCOVER FIN SVCS LLC, PO BOX 15316, WILMINGTON, DE 19850-5316
516987967	+EDI: DCI.COM Nov 09 2017 22:48:00 DIVERSIFIED CONSULTANT, 10550 DEERWOOD PARK BLVD, JACKSONVILLE, FL 32256-0596
516987970	+E-mail/Text: bk@lendingclub.com Nov 09 2017 23:06:06 LENDING CLUB CORP, 71 STEVENSON ST STE 300, SAN FRANCISCO, CA 94105-2985
516987973	+E-mail/Text: bankruptcyteam@quickenloans.com Nov 09 2017 23:05:59 QUICKEN LOANS, 1050 WOODWARD AVE, DETROIT, MI 48226-1906
516987974	+E-mail/Text: bankruptcy@savit.com Nov 09 2017 23:06:39 SA-VIT COLLECTION AGEN, 46 W FERRIS ST, EAST BRUNSWICK, NJ 08816-2159
516987975	+EDI: RMSC.COM Nov 09 2017 22:48:00 SYNCB/CARCARE ONE, C/O PO BOX 965036, ORLANDO, FL 32896-0001
516987976	+EDI: RMSC.COM Nov 09 2017 22:48:00 SYNCB/PC RICHARD, PO BOX 965036, ORLANDO, FL 32896-5036
516992879	+EDI: RMSC.COM Nov 09 2017 22:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516987977	+EDI: CITICORP.COM Nov 09 2017 22:48:00 THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
516987979	EDI: WFFC.COM Nov 09 2017 22:48:00 WFFNB RETAIL, CSCL DISPUTE TEAM, DES MOINES, IA 50306

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516987955*	+ALLY FINANCIAL, 200 RENAISSANCE CTR, DETROIT, MI 48243-1300
516987959*	+COMMUNITY FIN SRV FCU, 149 E ST GEORGE AVE, ROSELLE, NJ 07203-2936
516987960*	+COMMUNITY FIN SRV FCU, 149 E ST GEORGE AVE, ROSELLE, NJ 07203-2936
516987961*	+COMMUNITY FIN SRV FCU, 149 E ST GEORGE AVE, ROSELLE, NJ 07203-2936
516987962*	+COMMUNITY FIN SRV FCU, 149 E ST GEORGE AVE, ROSELLE, NJ 07203-2936
516987963*	+COMMUNITY FIN SRV FCU, 149 E ST GEORGE AVE, ROSELLE, NJ 07203-2936
516987964*	+COMMUNITY FIN SRV FCU, 149 E ST GEORGE AVE, ROSELLE, NJ 07203-2936
516987978*	+THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497

TOTALS: 0, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 23

Date Rcvd: Nov 09, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Nicholas J. Delzotti on behalf of Trustee Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com
Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com
Russell L. Low on behalf of Debtor Marquess Y. Forney rbear611@aol.com, ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 5